Case 07-14621 Doc 1-1 Filed 08/13/07 Entered 08/13/07 22:21:03 Desc Petition

Official Form 1 (10/06) West Group, Rochester, NY Page 1 of 32 United States Bankruptcy Court Voluntary Petition NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Eiden, Adam Eiden, Debbie All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 7758 (if more than one, state all): 5002 Street Address of Debtor (No. & Street, City, and State). Street Address of Joint Debtor (No. & Street, City, and State): 36802 N. Grandwood Drive 36802 N. Grandwood Drive Gurnee IL Gurnee IL ZIPCODE ZIPCODE **60031** 60031 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Lake Lake Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): Nature of Business Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition M Individual (includes Joint Debtors) Chapter 9 Single Asset Real Estate as defined of a Foreign Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an entity below business debts. Other individual primarily for a personal, family, or household purpose! Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code). Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2 million. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments, Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of 100-200 1,000 5,001-10,001-25,001 50,001-OVER Creditors 5,000 10,000 25,000 50,000 100,000 100,000 Ď. П \$10,000 to ot 100,0012 Estimated \$0 to \$1 million to Over 000 612 \$100,000 \$1 million \$100 million \$100 million Assets \boxtimes \$0 to \$50,000 to \$100,001 to \$1 million to Estimated More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities X

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Official Form 1 (10/06) West Group, Rochester, NY	Page 2 of 32	FORM B1, Page 2				
Voluntary Petition	Name of Debtor(s):					
(This page must be completed and filed in every case)	Adam Eiden and					
	Debbie Eiden					
All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach a	dditional sheet)				
Location Where Filed:	Case Number:	Date Filed:				
NONE						
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate o	of this Debtor (If more than	one, attach additional sheet)				
Name of Debtor:	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A		Exhibit B				
(To be completed if debtor is required to file periodic reports	(To be com	pleted if debtor is an individual				
(e.g., forms 10K and 10Q) with the Securities and Exchange		s are primarily consumer debts)				
Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)		d in the foregoing petition, declare that I				
Exchange Act of 1994 and is requesting refler dider Chapter 11)	· ·	or she] may proceed under chapter 7, 11, 12				
Exhibit A is attached and made a part of this petition	· ·	and have explained the relief available under				
	1 '	at I have delivered to the debtor the notice				
	required by 11 U.S.C. §342(b).					
	X /s/ Reid A. St	ti efe l 08/10/2007				
	Signature of Attorney for Debt	or(s) Date				
 (Che ✓ Debtor has been domiciled or has had a residence, principal place of but preceding the date of this petition or for a longer part of such 180 days ☐ There is a bankruptcy case concerning debtor's affiliate, general partners 	e part of this petition. I and made a part of this petition. In Regarding the Debtor - Venue eck any applicable box) usiness, or principal assets in this District for than in any other District. or, or partnership pending in this District.	or 180 days immediately				
Debtor is a debtor in a foreign proceeding and has its principal place of						
principal place of business or assets in the United States but is a defend the interests of the parties will be served in regard to the relief sought in		state court] in this District, or				
· · · · · · · · · · · · · · · · · · ·	Resides as a Tenant of Residential Propagation applicable boxes.)	perty				
Landlord has a judgment against the debtor for possession of debt	tor's residence. (If box checked, complete the	ne following.)				
(Name of landlord	that obtained judgment)					
(Address of landlor	rd)					
Debtor claims that under applicable nonbankruptcy law, there are permitted to cure the entire monetary default that gave rise to the possession was entered, and	circumstances under which the debtor wo					
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.						

Case 07-14621 Doc 1-1 Filed 08/13/07 Entered 08/13/07 22:21:03 Desc Petition Page 3 of 32 Official Form 1 (10/06) West Group, Rochester, NY FORM B1, Page 3 Name of Debtor(s): Voluntary Petition Adam Eiden and (This page must be completed and filed in every case) Debbie Eiden Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. I declare under penalty of perjury that the information provided in this [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Adam Eiden Signature of Debtor (Signature of Foreign Representative) X /s/ Debbie Eiden Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 08/10/2007 (Date) 08/10/2007 Date Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document X /s/ Reid A. Stiefel Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to Reid A. Stiefel 28989 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or Law Offices of Reid A. Stiefel accepting any fee from the debtor, as required in that section. Official Form Firm Name 19B is attached. 1590 Louis Avenue Address Printed Name and title, if any, of Bankruptcy Petition Preparer Elk Grove 60007 ILSocial Security number (If the bankruptcy petition preparer is not an 847-364-6660 individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Telephone Number 08/10/2007 Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets Title of Authorized Individual conforming to the appropriate official form for each person. 08/10/2007 A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. Date

In re	Adam	Eiden	and	Debbie	Eiden		Case No. Chapter	7
						/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES		OTHER
A-Real Property	Yes	1	\$ 187,000.00			
B-Personal Property	Yes	3	\$ 9,853.15			
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1		s	174,596.55	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$	51,028.59	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$	21,699.59	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1				\$ 4,244.37
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 4,631.18
тот	AL	17	\$ 196,853.15	\$	247,324.73	

in re	Adam	Eiden	and	Debbie	Eiden		Case No.	
							Chapter	7
		********************************				/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 51,028.59
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 47,410.59
Domestic Support, Separation Agreement, and Divorce Decree Obilgations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 98,439.18

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,244.37
Average Expenses (from Schedule J, Line 18)	\$ 4 ,631.18
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 5,003.68

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 7,581.55
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 51,028.59	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 21,699.59
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 29,281.14

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In re	Adam Eiden	and	Debbie	Eiden	Case No.	
				Debtor		(if knowr

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury that I have read the t to the best of my knowledge, information and	sheets, and that they are true and		
Date:	8/10/2007	Signature	/s/ Adam Eiden Adam Eiden	
Date:	8/10/2007	Signature	/s/ Debbie Eiden	

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In re	Adam Eiden	and	Debbie	Eiden	/	Debtor	Case No	
							ı	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property		Current Value of Debtor's Interest, in Property Without	Amount of Secured Claim	
		Wife-W Joint- Community-C	Deducting any Secured Claim or		
Residence 36802 N. Grandwood Drive, Gu Illlinois 60031	Fee Simple	Community—C		\$ 160,000.00	

TOTAL \$ (Report also on Summary of Schedules.)

187,000.00

in re	Adam	Eiden	and	Debbie	Eiden
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/ Debtor

Case No.	
	 (If known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property		Description and Location of Property	HusbandH	Current Value of Debtor's Interest, in Property Without
			WifeW JointJ CommunityC	Deducting any Secured Claim or Exemption
Cash on hand.				
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Great L 2525 Gr	Account No. 53463670 akes Credit Union een Bay Road, North Chicago, Illinoi n: In debtor's possession	s	\$ 4.15
	State B 440 Lak	g Account No. 206603037 ank of the Lakes e Street, Antioch, Illinois n: In debtor's possession	J	\$ 160.00
	Willowb Checkin	k Joliet Road rook, Illinois g Account No. 3876181055 n: In debtor's possession	J	\$ 4 .00
Security deposits with public utilities, telephone companies, landlords, and others.				
Household goods and furnishings, including audio, video, and computer equipment.	Furnitu Location	re n: In debtor's possession	J	\$ 500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
Wearing apparel.	Clothing Location	I n: In debtor's possession	J	\$ 1,000.00
Furs and jeweiry.				

In re Adam Eiden and Debbie .	Eiden
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/ Debtor

Case No.		

(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sneet)			
Type of Property	N	Description and Location of Property			Current Value
	о п		Husband- Wife-	-W	of Debtor's Interest, in Property Without Deducting any Secured Claim or
	0		Joint- Community-		Exemption
Firearms and sports, photographic, and other hobby equipment.	х				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x				
10. Annuities, itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	x				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans, itemize.	x				
Stock and interests in incorporated and unincorporated businesses, itemize.	X				
14. interests in partnerships or joint ventures. Itemize.	x				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х				
Other liquidated debts owing debtor including tax refunds. Give particulars.	х				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 	X				
Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compliations containing personally identifiable information (as described in 11 U.S.C. 101(41A) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				

In re Adam Eiden and Debbie Eider	In re	Adam	Eiden	and	<i>Debbie</i>	Eiden
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- /	Debtor
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Case No.	
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(if known)

SCHEDULE B-PERSONAL PROPERTY

Type of Property	N o n e	Description and Location of Property	Husband Wife Joint Community	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers and other vehicles.		Vehicle 2005 Ford Focus Vin # 1FAFP34N05W137107 Mileage 60,078 Good Condition Location: In debtor's possession		W	\$ 7,015.00
		Vehicle 1997 Plymouth Voyager Vin #2P4FP2535VR103010 Condition Good Mileage 85,000 Location: In debtor's possession		J	\$ 1,170.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	X				
 Machinery, fixtures, equipment and supplies used in business. 	x				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
 Other personal property of any kind not already listed. Itemize. 	X				

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In re	Adam	Eiden	and	Debbie	Eiden	/ Debtor Cas	se No.	
								(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$125,000.
(Check one box)	

☐ 11 U.S.C. § 522(b) (2):

★ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence	735 ILCS 5/12-901	\$ 27,000.00	\$ 187,000.00
Great Lakes Credit Union	735 ILCS 5/12-1001(b)	\$ 4.15	\$ 4.15
State Bank of the Lakes	735 ILCS 5/12-1001(b)	\$ 160.00	\$ 160.00
TCF Bank	735 ILCS 5/12-1001(b)	\$ 4.00	\$ 4.00
Furniture	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Clothing	735 ILCS 5/12-1001(a)	\$ 1,000.00	\$ 1,000.00
Vehicle	735 ILCS 5/12-1001(c)	\$ 1,170.00	\$ 1,170.00
Vehicle	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 7,015.00

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Official Form 6D (10/06) West Group, Rochester, NY

In reAdam Eiden and Debbie Eiden	Case No.
Debtor(s)	(if known

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Date Claim was Incurred, Nature Amount of Claim Unsecured Creditor's Name and Mailing Address of Lien, and Description and Market Without Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Debtor **Account Number** Disputed of Collateral (See Instructions Above.) H--Husband W--Wife J-Joint C-Community J 06/29/06 \$ 160,000.00 \$ 0.00 Account No: Creditor # : 1 Mortgage Joe III LLC 107 Hitching Post Lane Grayslake IL 60030 Value: \$ 187,000.00 \$ 7,581.55 W 06/2006 \$ 14,596.55 Account No: 9001 Creditor # : 2 Auto Loan and Consolidation Wells Fargo Vehicle PO Box 29704 Phoenix AZ 85038-9704 Value: \$ 7,015.00 Account No: Value: No continuation sheets attached Subtotal \$ \$ 174,596.55 \$ 7,581.55 (Total of this page

Total \$

(Use only on last page)

\$ 174,596.55

(Report also on Summary of

Schedules.)

\$ 7,581.55

(If applicable, report also o Statistical Summary of

Certain Liabilities and Related Data) Official Form 6 Case, 07-14621 Dock 1-1 Filed 08/13/07 Entered 08/13/07 22:21:03 Desc Petition Page 13 of 32

In re Adam Eiden and Debbie Eiden

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

box	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
prio who	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to rity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
entif debi	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer is who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
X	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Adam Eiden and Debbie Eiden	<u>,</u>	Case No.
Debtor(s)		(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority for Claims Listed on This Sheet:		Τε	xes and Certain Other Debts	0	We	∍d	to Governm	ental Units	
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	lи	Date Claim was Incurred and Consideration for Claim -Husband /-Wife -JointCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 5002 Creditor # : 1 I.D.E.S PO Box 19286 Springfield IL 62794-9286		W	Unemployment Repayment				\$ 3,618.00	\$ 3,618.00	\$ 0.00
Account No: 0241 Creditor # : 2 Sallie Mae PO Box 9500 Wilkes-Barre PA 18773-9500		Н	Student Loan				\$ 38,174.11	\$ 38,174.11	\$ 0.00
Account No: 5002 Creditor # : 3 U.S. Department of Education PO Box 4169 Greenville TX 75403-4164		W	Student Loan				\$ 9,236.48	\$ 9,236.48	\$ 0.00
Account No:									
Account No:									
Account No:									
Sheet No. 1 of 1 continuation sheets to Schedule of Creditors Holding Priority Claims	s at		(Total of " Use only on last page of the completed Schedule E. Report total	this Tot : al als	pag al :	∌) \$ π	51,028.59 51,028.59	51,028.59	0.00
			Summary of So " Use only on last page of the completed Schedule E. If applicabl Iso on the Statistical Summary of Certain Liabilities and Relate	Tot a le, re	al:	\$ rt		51,028.59	0.00

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Official Form 6F (10/06) West Group, Rochester, NY

In re Adam Eiden and Debbie Eiden	, Case No.
Debtor(s)	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filling of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly tiable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

Creditor's Name, Mailing Address including Zip Code, And Account Number (See Instructions above.)	Co-Debtor	V-∪ UJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Justiand Nife Joint Joint Joint	Continuent	,	Unliquidated	Disputed	Amount of Claim
Account No: 3641 Creditor # : 1 Applied Card Bank PO Box 17120 Wilmington DE 19886-7120		J	Credit Card Purchases					\$ 962.50
Account No: 5849 Creditor # : 2 Capital One Serivces, Inc PO Box 85617 Richmond VA 23285-5617		J	Credit Card Purchases					\$ 2,793.53
Account No: 1362 Creditor # : 3 Capital One Services, Inc. PO Box 85617 Richmond VA 23285-5617		J	01/2007 Credit Card Purchases					\$ 470.13
Account No: 8241 Creditor # : 4 Cash To Go 4949 W. Grand Avenue, #4B Gurnee IL 60031		H	Loan - Unsecured					\$ 500.00
4 continuation sheets attached			(Use only on last page of the completed Schedule F. Report also	Suk	То	tal	\$	\$ 4,726.16

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (19/06) - Cont. West Group, Rochester, NY

	ln	re	Adam	Eiden	and	Debbie	Eider
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Debtor(s)

Case	No.	

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See Instructions above.)	Co-Debtor	Ų⊸√	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0000 Creditor # : 5 Center For Holistic Medicine 240 Saunders Road Riverwoods IL 60015			10/2006 Medical Bills				\$ 309.25
Account No: 9796 Creditor # : 6 Cingular Wireless PO Box 6428 Carol Stream IL 60197-6428		J	Cellular Phone				\$ 303.10
Account No: 5313 Creditor # : 7 Condell Acute Care Center 36866 Eagle Way Chicago IL 60678		W	11/2006 Medical Bills				\$ 38.70
Account No: 2000 Creditor # : 8 Condell Medical Center 755 S. Milwaukee Avenue Ste. 127 Libertyville IL 60048		W	Medical Bills				\$ 4,477.75
Account No: 6059 Creditor # : 9 Exxon Mobil PO Box 530962 Atlanta GA 30353-0927		J	02/2007 Credit Card Purchases				\$ 574.54
Account No: 3164 Creditor # : 10 Grayslake Fire Dept PO Box 457 Wheeling IL 60090		w	03/2007 Medical Bills				\$ 539.40
Sheet No. 1 of 4 continuation sheets attaced to the Creditors Holding Unsecured Nonpriority Claims	iched to		nedule of (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of Sch	otal ledul	\$ es	\$ 6,242.74

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

n	re	Adam	Eiden	and	Debbie	Eiden

Debtor(s)

Case N	No.		

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	5	.	and Consideration for Claim.	<u>.</u>	8		
And Account Number	ept		and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife	Contingent	dat	Disputed	
(See Instructions above.)	9	H⊶	lusband	퉏	를	ᆵ	
(occ management above.)	0	h~	wife coint	ပိ	5	ä	
		-	Community		ļ		
Account No: 7628		J					\$ 657.01
Creditor # : 11 HSBC Card Services PO Box 17051 Baltimore MD 21297-1051			Credit Card Purchases				
Account No: 4753		J					\$ 1,184.60
Creditor # : 12 HSBC Card Services			Credit Card Purchases				
PO Box 17051 Baltimore MD 21297-1051							
Account No: 5224		W			L		\$ 515.00
Creditor # : 13 IHC-Libertyville Emergency PO Box 3261 Milwaukee WI 53201-3261			Medical Bills				
Account No: 2733		H					\$ 1,499.69
Creditor # : 14 Illinois Lending Corp 408 N. Wells Street Chicago IL 60610			Loan - Unsecured				
Account No: 2156		H					\$ 789.29
Creditor # : 15 Illinois Lending Corp 408 N. Wells Street Chicago IL 60610			Loan - Unsecured				
Account No: 2686		W				+	\$ 990.57
Creditor # : 16 Illinois Lending Corp 408 N. Wells Street Chicago IL 60610			Loan - Unsecured				
Sheet No. 2 of 4 continuation sheets att	ached to	o Sc	nedule of	Subto	iet.		¢ 5 626 16
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	T mary of Sci	ota hedu	l \$	\$ 5,636.16

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Adam	Eiden	and	Debbie	

Debtor(s)

Case	No.	

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	η-√ ΛΛ-	Date Claim was incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0191 Creditor # : 17 JCPenney PO Box 960001 Orlando FL 32896-0001		J	Credit Card Purchases				\$ 967.06
Account No: 6910 Creditor # : 18 Lab Corp of America PO Box 2240 Burlington NC 27216-2240		H	07/2006 Medical Bills				\$ 95.00
Account No: 2371 Creditor # : 19 Murphy Ambulance PO Box 6990 Libertyville IL 60048-6990		W	Medical Bills				\$ 96.00
Account No: 6662 Creditor # : 20 Sam's Club PO Box 530942 Atlanta GA 30353-0942		J	04/2007 Credit Card Purchases				\$ 1,026.98
Account No: 8549 Creditor # : 21 State Bank of The Lakes 440 West Lake Street Antioch IL 60002		J	10/2005 Consolidation				\$ 2,285.00
Account No: Creditor # : 22 Target National Bank PO Box 59317 Minneapolis MN 55459-0317		J	03/2007 Credit Card Purchases				\$ 335.30
Sheet No. 3 of 4 continuation sheets attactoreditors Holding Unsecured Nonpriority Claims	hed to		hedule of (Use only on fast page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabililies	mary of Sc	ota hedu	i \$	\$ 4,805.34

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

nre Adam Eiden and Debbie Eiden	Case No.
Debtor(s)	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Malling Address including Zip Code, And Account Number (See Instructions above.)	Co-Debtor	µ⊸l	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2368 Creditor # : 23 TCF Bank 500 W. Joliet Road Willowbrook IL		J	Credit Card Purchases				\$ 195.00
Account No: 1586 Creditor # : 24 Vista Medical Center West 99 Greenwood avenue Waukegan IL 60087-5136		W	03/2007 Medical Bills				\$ 94.19
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 4 of 4 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ached to		hedule of (Use only on last page of the completed Schedule F. Report also on Su and, if appikcable, on the Statistical Summary of Certain Liabistis	mmary of Scl	ota redu	\$ ies	\$ 289.19 \$ 21,699.59

FORM BGG (10/65) ASSER 0.7-14621, N Doc 1-1 Filed 08/13/07 Entered 08/13/07 22:21:03 Desc Petition Page 20 of 32

nre Adam Eiden and Debbie Eiden	/ Debtor	Case No.
		(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

 $\hfill\square$ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Joe III LLC 107 Hitching Post Ln. Grayslake IL 60030	Contract Type: Real estate sales contract Terms: 20 Years Beginning date: 7/1/2006 Debtor's Interest: Contract Seller Description: See Schedule A for Detailed Explanation Buyout Option:

ORM B6H (10/05) West Gloup, Rochester, NY Doc 1-1	Filed 08/13/07	Entered 08/13/07 22:21:03	Desc Petition
ONW BOTT (10703) Wast Gloup, Nobilestor, 117	Page		

In re	Adam	Eiden	and	Debbie	Eiden	/ Debtor	Case No.	
								(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

M Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Adam Eiden and Debbie Eiden	, Case No
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	RELATIONSHIP(S): AGE(S):			
Status: <i>Married</i>				
EMPLOYMENT:	DEBTOR		SPOUSE	
Occupation	Sheet Metal Apprentice	Receiving Cler	k	
Name of Employer	Edwards Engineering, Inc.	Home Depot		
How Long Employed	3 months	1.5 years		
Address of Employer	1000 Touhy Avenue Elk Grove IL 60007	3200 W. Route Mundelein IL	60 60060	
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)	DEBTOR		SPOUSE
Monthly gross wages, sa Estimate Monthly Overti	alary, and commissions (pro rate if not paid monthly) me	\$	23.68 \$ 0.00 \$	1,880.00 0.00
3. SUBTOTAL		\$ 3,12	23.68 \$	1,880.00
4. LESS PAYROLL DEDU a. Payroll Taxes and S b. Insurance c. Union Dues d. Other (Specify):		\$	38.94 \$ 0.00 \$ 56.33 \$ 0.00 \$	313.28 60.00 0.00 90.78
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$ 2:	95.27 \$	464.04
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$ 2,8	28.41 \$	1,415.96
Income from Real Prope Interest and dividends	or support payments payable to the debtor for the debtor's use or that	\$ \$ \$	0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$	0.00 0.00 0.00 0.00
11. Social Security or gove Specify:12. Pension or retirement in 13. Other monthly income		\$ \$	0.00 \$ 0.00 \$	0.00 0.00
Specify:		\$	0.00 \$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00 \$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$ 2,82	28.41 \$	1,415.96
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals	<u>\$</u>	4,2	44.37
from line 15; if there is o	only one debtor repeat total reported on line 15)	- ,	•	es and, if applicable, on ties and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Adam Eiden and Debbie Eiden	Case No.
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \boxtimes a. Are real estate taxes included? Yes ☐ No No b. Is property insurance included? \$......350.QO 2. Utilities: a. Electricity and heating fuel \$ b. Water and sewer c. Telephone 150.00 Cable / Internet d. Other 80.00 \$ Cellular Telephone Other100..00 Garbage Service 25.00 Other150..Ω0. 3. Home maintenance (repairs and upkeep) 850.00 \$ 15Q.00 5. Clothing 0.00 6. Laundry and dry cleaning \$ 150,00 Medical and dental expenses 600.00 8. Transportation (not including car payments)7.5.. Q.Q. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 0.00 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 50.00 a, Homeowner's or renter's 0.00 b. LifeQ..QQ c. Health 196.00 d. Auto e. Other 0.00 12. Taxes (not deducted from wages or included in home mortgage) 0.00 \$ (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$......347.QQ ______ a. Auto 0.00 b. Other:ο., ρο \$.... c. Other: 0.00 Q.QQ 14. Alimony, maintenance, and support paid to others 0.00 15. Payments for support of additional dependents not living at your home 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 0.00 17 Other: 2Q.,Q.Q. Other 0.00 \$ Other 4,631.18 \$ 18, AVERAGE MONTHLY EXPENSES Total lines 1-17, Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I 4,244.37 \$ 4,631.18 b. Average monthly expenses from Line 18 above \$ (386.81)c. Monthly net income (a. minus b.)

Form 7 (10/05) Case 07-14621 pc 1-1 Filed 08/13/07 Entered 08/13/07 22:21:03 Desc Petition Page 24 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re:Adam Eiden and Debbie Eiden Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date:

Last Year: 2006 Year before: 2005

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filling under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

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a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, me within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayments of a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	less nent
XI NONE	
b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing us chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated a joint petition is not filed.)	nder
NONE	
c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insid (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses separated and joint petition is not filed.)	
NONE	
Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Mar debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses separated and a joint petition is not filed.)	
MONE SHOPE	
b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is fi unless the spouses are separated and a joint petition is not filed.)	
MONE	
Repossessions, foreclosures and returns	
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within a year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	
I NONE	
Assignments and receiverships	
a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors fill under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	ling oint
I NONE	

×

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⊠ NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient (Married debtors filling under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NONE			

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n.		

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NONE

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filled, unless the spouses are separated and a joint petition is not filled.)

⋈ NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Institution: State Bank of The Lakes

Address: 440 Lake Street,

Antioch, Illinois

Account Type and No .: Checking No. 104693819

Final Balance: 0.00

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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14.	Property held for another person List all property owned by another person that the debtor holds or controls.
\boxtimes	NONE
15.	Prior address of debtor If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period an vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
X	NONE
16.	Spouses and Former Spouses
	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spousand of any former spouse who resides or resided with the debtor in the community property state.
×	NONE
17.	Environmental Information
	For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations regulations regulations regulations regulations regulations regulations regulations regulations.
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.
	"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:
	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or inviolation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
X	NONE
	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material, Indicate the governmental unit to which the notice was sent and the date of the notice.
X	NONE
	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
Ø	NONE
	Nature, location and name of business a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession or other activity either fulls or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NONE

NONE		
☑ NONE		
I declare und	- · · · · · ·	ad the answers contained in the foregoing statement of financial affairs and
any attachme	ents thereto and that they are true	and correct.
Date	08/10/2007	Signature /s/ Adam Eiden of Debtor
Date	08/10/2007	Signature /s/ Debbie Eiden of Joint Debtor (if any)

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

nre Adam Eiden and Debbie Eiden	dam Eiden and Debbie Eiden			Case No. Chapter 7			
			Debtor				
CHAPTER 7 INDIVIDUAL DE	EBTOR'S STATEM	IENT OF INT	ENTION	- HUSBA	ND'S DEE	втѕ	
☑ I have filed a schedule of assets and liabilities which	includes debts secured by p	property of the estate.					
☑ I have filed a schedule of executory contracts and u	nexpired leases which includ	es personal property	subject to an i	unexpired lease	9,		
I intend to do the following with respect to the proper	rty of the estate which secure	es those debts or is se	ubject to a leas	se:			
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
None							
					}		
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)					
	Signature of	Debtor(s)					
Date: 08/10/2007	Debtor: /s/ Adam Ei	den					

nre Adam Eiden and Debbie Eiden			Case No. Chapter 7			
			Debtor			
CHAPTER 7 S	STATEMENT OF I	NTENTION -	WIFE'S	DEBTS		
 I have filed a schedule of assets and liabilities which I have filed a schedule of executory contracts and ur I intend to do the following with respect to the propert 	nexpired leases which include	es personal property			3.	
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exampt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c
Vehicle	Wells Fargo			X		x
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of I	Debtor(s)				
Date: <u>08/10/2007</u>	Debtor: /s/ Debbie	Eiden				***************************************

nre Adam Eiden and Debbie Eiden			se No. apter 7			
			Debtor			
CHAPTER 7	STATEMENT OF IN	ITENTION -	JOINT [DEBTS		
 I have filed a schedule of assets and liabilities which I have filed a schedule of executory contracts and u I intend to do the following with respect to the proper 	nexpired leases which includes	personal property	subject to an		e.	
Description of Secured Property	Creditor's Name		Property will be Surrendered	l .	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of De	ebtor(s)				
Date: <u>08/10/2007</u>	Debtor: /s/ Adam Eid	en		······································		
Date: 08/10/2007	Joint Debtor: /s/ Debbi	e Eiden	·······			

In re Adam Eiden and		Case No. Chapter 7	
Debbie Eiden		,	
	/ Debtor		
Attorney for Debtor: Reid A. Stiefel	 :		

	Attorney for Debtor: Reid A. Stiefel
	STATEMENT PURSUANT TO RULE 2016(B)
Th	ne undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:
1.	The undersigned is the attorney for the debtor(s) in this case.
2.	The compensation paid or agreed to be paid by the debtor(s), to the undersigned is: a) For legal services rendered or to be rendered in contemplation of and in connection with this case
3.	\$of the filing fee in this case has been paid.
4.	 The Services rendered or to be rendered include the following: a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code. b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court. c) Representation of the debtor(s) at the meeting of creditors.
5.	The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and None other
6.	The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and None other
7.	The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated: None
3.	The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows: None
Эа	sted: 08/10/2007 Respectfully submitted,
	X/s/ Reid A. Stiefel

X/s/ Reid A. Stiefel
Attorney for Petitioner: Reid A. Stiefel
Law Offices of Reid A. Stiefel
1590 Louis Avenue

Elk Grove IL 60007